

WHAT IS CLAIMED IS:

1. A method in a transaction center of enabling a purchaser and a merchant to complete a purchase utilizing a first electronic network and a second electronic network; comprising the steps of:

(a) registering over the second electronic network a customer's financial information in the transaction center;

(b) in response to the purchaser ordering over the first electronic network a good or service that the customer desires to purchase from a merchant, and the purchaser supplying identifying information to the merchant pertaining to the customer, the transaction center receiving from the merchant information pertaining to the purchase;

(c) establishing, over the second electronic network, a contact with the customer in which the customer is identified to the transaction center and the customer is enabled to express intent to complete the purchase; and

(d) electronically debiting an account of the customer and crediting an account of the merchant in order to complete the purchase.

2. A method as in claim 1, further comprising the step in the transaction center of verifying the source of the customer's financial information.

3. A method as in claim 2, wherein the second network is the public telephone system, said identifying information of step (b) includes a telephone number, and the verifying step is carried out using a CallerID system.

4. A method as in claim 3, wherein the financial information registered in the processing center includes an alternate telephone number and the verifying step is carried out by telephoning the alternate telephone number.

5. A method as in claim 3, wherein said information supplied in step (b) includes an invoice, and said identifying information pertaining to the customer in step (b) includes a predetermined invoice lifetime selected by the customer.

6. A method as in claim 5, wherein said information supplied in step (b) includes an invoice, and said information pertaining to the purchase in step (b) includes a predetermined invoice lifetime selected by the merchant.

7. A method as in claim 3, wherein said information supplied in step (b) includes an invoice, and said information pertaining to the purchase in step (b) includes a predetermined invoice lifetime selected by the merchant.

8. A method as in claim 3, wherein said step (c) is carried out over the second network and the customer is identified to the processing center using the CallerID system.

9. A method as in claim 3, further comprising the step of confirming to the customer and to the merchant over the first network that the purchase has been completed.

10. A method as in claim 3, wherein said step (c) further comprises the step of the transaction center communicating a plurality of orders that the customer has made and permitting the customer to select from among those orders.

11. A method as in claim 3, wherein said step (d) includes the steps of the transaction center supplying the customer's financial information over the second electronic network, and the merchant completing the purchase by

electronically debiting an account of the customer and crediting an account of the merchant.

12. A method as in claim 3, further comprising the step of the transaction center confirming to the customer using said first electronic network that the financial information has been supplied to the merchant.

13. A method as in claim 3, wherein said step (d) includes the step of the transaction center completing the purchase by electronically debiting an account of the customer and crediting an account of the merchant.

14. A method as in claim 3, wherein said step (c) is initiated by the customer.

15. A method as in claim 3, wherein said step (c) is initiated by the transaction center.

16. A method of operation of a transaction center for carrying out an electronic financial transaction utilizing a first electronic network and a second electronic network, comprising the steps of:

receiving a customer's financial information in said transaction center
5 using the second electronic network;

verifying the source of the customer's financial information;

receiving information in said transaction center pertaining to a good or service selected over the first electronic network that the customer desires to purchase from a merchant; and

10 establishing contact between the customer and the transaction center in which the customer is identified to the transaction center by a telephone number

and the customer is enabled to express intent to complete the purchase.

17. A method as in claim 16, wherein the second network is the public telephone system and the identifying step is carried out using a CallerID system.

18. A method as in claim 17, wherein the financial information registered in the processing center includes an alternate telephone number and the verifying step is carried out by telephoning the alternate telephone number.

19. A method as in claim 17, wherein contact is established over the second network and the customer is identified to the processing center using the CallerID system.

20. A method as in claim 17, wherein said step of establishing contact further comprises the step of the processing center communicating a plurality of orders that the customer has made and permitting the customer to select from among those orders electronically.

5 21. A method for purchasing a good or service with the use of a quasi-public network, the telephone network, and a transaction center with a computer system and links to the telephone network and said quasi-public network, comprising the steps of:

- 10 (a) selecting, from each merchant in a merchant set of at least one merchant, a purchase set of at least one item;
- (b) providing over a quasi-public network and storing in said transaction center from each merchant in said merchant set a purchase set together with customer reference information for a customer;
- (c) storing in said transaction center a set of registered customers and an

15 associated set of registered personal information for each registered customer;
(d) creating a payment instruction set for a paid set from said purchase set
in said transaction center using said telephone network and a telephone with a
telephone number identifiable by said telephone network;
(e) communicating over said quasi-public network a report of said
20 payment instruction set and said paid set from said transaction center to said
customer; and
(f) communicating payment information and delivery information from
said transaction center to said merchant set;
whereby the customer can shop conveniently and securely, can select
25 goods or services from a plurality of merchants by providing only a telephone
number, can avoid communicating sensitive financial information using the
quasi-public network, and at a later time, can selectively choose goods and
services for payment, can selectively choose means for payment, and can
selectively choose means for delivery of goods and services.

22. The method of claim 21, wherein said step of creating payment
instructions includes verifying the identity of the customer by:

(A) identifying said telephone number of the customer using the CallerID
system of said telephone network;
5 (B) identifying the customer using the identified telephone number;
(C) presenting the customer with the stored purchase set in the transaction
center, and
(D) enabling the customer to create a paid set from the purchase set and
to selectively provide payment instructions for each item from the purchase set
10 by at least one of the following:
(D1) allowing the customer to approve payment for a purchase
item;

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(D2) allowing the customer to reject payment for a purchase item;
and
(D3) allowing the customer to defer providing payment
instructions for a purchase item.

23. The method of claim 22, wherein said registered personal information includes a preferred delivery address, a preferred lifetime for the purchase set, and a preferred account set to be charged to cover the costs of items for which a payment instruction approves payment by the customer.

24. The method of claim 21, wherein said payment information of step (f) includes information enabling the merchant to receive payment for the paid set of step (d).

25. The method of claim 23, wherein said payment instruction includes distribution of charges to a plurality of accounts.

26. The method of claim 25, wherein said plurality of accounts includes at least one credit-card account.

27. The method of claim 21, wherein said payment information of step (f) includes verifiable confirmation of payment to the merchant.

28. The method of claim 21, wherein the quasi-public network is the Internet, whereby a customer is required only to provide a telephone number over the Internet.

29. The method of claim 21, wherein said step of selecting, from each

merchant in a merchant set of at least one merchant, a purchase set of at least one item is carried out at least in part over a quasi-public network.

30. The method of claim 29, wherein said quasi-public network is the Internet.

31. The method of claim 29, wherein said means for selection is a web browser.

32. The method of claim 22, further comprising, after identifying the customer in step (B), the step of verifying the authenticity of the customer using the registered personal information associated with each registered customer.

33. A method of operating an electronic transaction center coupled to a quasi-public network and coupled to the telephone network comprising the steps of:

creating a registered customer record using registered personal
5 information supplied by a customer;

receiving from a merchant over said quasi-public network a purchase set
that a customer desires for future purchase;

receiving a telephone call from said customer;

10 verifying the identity of the caller using the CallerID system of the
telephone network,

authenticating the telephone caller as a registered customer of said
transaction center;

retrieving personal information associated with said registered customer;

15 retrieving at least one said purchase set associated with the identified
telephone number;

presenting at least one said purchase set to said registered customer;
enabling said registered customer to approve at least one purchase item
from a presented purchase set;
electronically communicating a subset of the registered personal
20 information associated with said registered customer to a third party;
electronically communicating information about a completed transaction
to said registered customer;
whereby a registered customer of the transaction center can shop with
convenience and security from multiple merchants and make a single telephone
25 call to complete all purchases and receive a record of the authorized purchases.

34. A method of operating a merchant's computer system coupled to a
quasi-public network and coupled to the telephone network comprising the steps
of:

receiving a customer's selection of a purchase set;
sending to a transaction center over said quasi-public network a purchase
set that the customer desires for future purchase;
receiving payment and delivery information for said customer from said
transaction center;

whereby a registered customer of said transaction center can shop with
convenience and security from said merchant and make a single telephone call to
complete all purchases and receive a record of the authorized purchases.

35. The method of claim 34, wherein the quasi-public network is the
Internet.

36. The method of claim 34, wherein the means for selection of a
purchase set is a web server.

37. The method of claim 21, wherein
- step (a) is initiated by the customer,
 - step (b) is initiated by the merchant,
 - step (c) is initiated by the customer,
 - step (d) is initiated by the transaction center,
 - step (e) is initiated by the transaction center.

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